Certificate Number: 05781-TNW-DE-036971503

Bankruptcy Case Number: 21-10863



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 11, 2022, at 2:24 o'clock PM PST, Robert English <u>Jr</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Western</u> District of Tennessee.

Date: November 11, 2022 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>